

B. R. T. \$222,000,000 FIRE RISK TO LONDON

Company Transfers Insurance
to Lloyds When Rates
Here Increase.

ANNUAL PREMIUMS \$100,000

Line's Head Charges Raise in
Terms Was Unjust and
Discriminatory.

The Brooklyn Rapid Transit Company has transferred all its fire insurance, amounting to \$222,000,000, on which the premiums are \$100,000 a year, from the companies represented by the New York Fire Insurance Exchange, to Lloyd's of London, thereby saving about \$27,000 a year, President Timothy L. Williams of the transit company says. This was done because the higher rates recently prescribed by the Insurance Exchange were discriminatory and unjust.

William O. Robb, manager of the Insurance Exchange, in reply says that there would have been no raise in rates if the Brooklyn company had not failed to make improvements which were promised.

Col. Williams made this statement: "Our insurance was placed last year through the companies represented by the New York Fire Insurance Exchange at an average rate of about 3.7. This insurance expired November 15 last. Early in September we were notified that the New York Fire Insurance Exchange had increased the average rate from 3.7 to 6.2. This came as a great surprise to us, for in the past year we had paid the insurance companies over \$1,000,000 in premiums and had called upon them to pay in losses only about \$27,000.

Call Increase Arbitrary.

"This experience, we thought, spoke well for the condition of our risks. When the items making up the average rate were analyzed, the increase seemed to have been made rather arbitrarily and the circumstances attending the sudden raising were not such as to inspire our confidence that the sudden action had been just or without cause for criticism.

"In spite of this very great increase, however, from 3.7 to 6.2, the companies with which our policies were placed offered to reduce the rates for another year at the old rate, and without any authority from us actually issued binders at the old rate.

"Placing them in view of our experience and the condition of our risks, the new rate promulgated by the New York Fire Insurance Exchange was discriminatory and unjust and we sought for several weeks to procure a reduction, and were able to get certain changes made to get the average rate reduced to about 4.5. The rate was not reduced, however, and we thereupon placed the entire schedule of \$22,000,000 in London Lloyd's at the substantial saving of over \$27,000 in premiums.

"We regretted the necessity of going outside our own country for insurance, but under the circumstances there was no other dignified or proper course open to us.

We have for some years been accumulating an insurance fund of our own, which now aggregates over \$600,000, and in time we hope to carry ourselves all of our insurance."

Mr. Robb makes reply.

Mr. Robb's statement follows: "Previous to the end of 1912 the average rate on this property was 2.25. In 1912, however, in 1912 application was made for a reduction of rates of certain risks and a corresponding reduction of average rate because of certain improvements then completed. Our inspection showed that certain other improvements could be made easily which would result in a still further reduction and the B. R. T. representatives, on being so advised, promised to make them on one condition, that the policy was then expiring they asked to have the reduced rate put out without delay and in anticipation of those improvements. And on their filing with the exchange a written undertaking to make the promised improvements at once this was done, and an average rate of 2.65 was promulgated, effective from November 15, 1912.

"Early in the summer of 1913 it transpired that the promised improvements had not been made, and on being inquired of the representatives of the road admitted this fact and further admitted that it was not their intention to make them. The rate of 2.65, of course, was withdrawn, and under our general rules and practice, which had been recently extended to cover traction properties as well as all other properties, because under the existing law no treatment could be given other than that of a full survey and rating had to be made and computed on account of the very long time that had elapsed since the last full survey.

"The new rate, as it was computed was 3.32, but when corrected for errors in computation and statements of valuation, stood at 3.72 from September 10, 1913. Specifications were, on application, furnished to the road, showing that certain easily made improvements and the removal of certain faults of management would reduce this rate to 4.38 in a very short time, and to 3.84 when the sprinkler equipment of an important risk which is in process of installation shall be completed.

"There would have been no retreating of this risk after the end of 1912, but for the failure of the management to live up to its written and management undertaking on which the reduced and anticipatory rate of 3.66, was made from November 15, 1912, was made."

The charge that there is a "fire insurance trust" in this city was made on November 13 by Benjamin Haas of Haas Bros., Importers, of 305 Fifth avenue, at a meeting of insurance commissioners, in which Haas said that he had been assured by the \$500,000 stock with the London Lloyd's because of excessive rates here. He asked that an insurance broker had agreed to reduce the rate if Haas would put iron doors between his two buildings, but when this was done the rate was unchanged.

Mr. Haas's charge was sharply contradicted at the time by William O. Robb, the importer that if he should install sprinkling apparatus the rate would be only 29 cents on the \$100.

"SONGISTS" HALTS U. S. TRIAL.

Attorney Prosecuting Kellogg Emotionally Attacked.

The Government was unable to proceed with the trial of Robert J. Kellogg, music publisher, before Judge Grubb of the United States District Court yesterday because of the absence of Assistant United States Attorney Charles J. Griffiths, who, according to Post Office Inspector Mayhew, is confined to his home with a severe attack of "songitis."

Mr. Mayhew explained unofficially that "songitis" is an emotional difficulty that Mr. Griffiths contracted through reading too many of the poetic effusions which Kellogg is said to have promised to set to music and make famous.

Kellogg is charged with using the mails to swindle the writers of the songs.

Johnny H. Van Wyck, author of "On the Sunny Side," was also appointed to the trial was adjourned.

CLASSMATES TEMPT MITCHELL.

Want Him to Chase Another Dancer and Defy Indignation.

John Purroy Mitchell is expected back today from his visit to President Wilson in Washington. He won't escape festivities despite the renunciation he made on Wednesday night if his friends can help it.

His classmates in a Columbia '99 have planned a theatre party to see the "Madcap Dutchess" and a supper afterward. The '99 reunion committee is composed of Charles A. Child, James D. Pell, Harold H. Child, H. C. Chapman, Frederick K. Seaward and George S. Holman.

CUSTOMS NABS HIS DRESS SUIT.

Actor Pleads, but Inspector Says It Is "Theatrical Costume."

Willard Hutchinson, who has been eight months playing at the London Coliseum, returned yesterday to appear in vaudeville here with one "theatrical costume" at least that is what Inspector J. C. Donovan called it. This costume is also the only evening suit that Mr. Hutchinson has, and he declared with heat that he would have to use it last night. Inspector Donovan said he could not, as it would have to go to the Appraisers' Stores and go through the regular routine of costumes, before it could be restored to him.

"But," said Mr. Hutchinson, "that suit was made right here in New York, up in Fifth avenue, and cost me \$70, and it is the only dress suit I've got."

Donovan said it was a costume all the same, and up to the stores it went. Mr. Hutchinson said he also used his shoes in his suit, and wondered why Donovan did not demand them also. The opinion of Donovan's superiors is that he should have used a bit of discretion.

M'ANENY URGES HEALTH CENTRE.

Would Have City Experiment on Section Near Bellevue Hospital.

Borough President McAneny, as chairman of the Board of Estimate's committee which has been investigating hospitals for two years, brought in a report yesterday suggesting that the city spend \$5,520 a year to establish a health centre near Bellevue Hospital. The object is to find out if much of the illness in congested districts is preventable.

The report shows that about 10 per cent of illness is treated in the hospitals. The rest is cared for in the homes. In one section of the East Side between Fourteenth and Fortieth streets the rate of illness in 234 cases in each 1,000 population. In a district on the West Side it is higher.

"It is proposed," says the committee, "that the city perform an experiment by establishing and maintaining one health centre for a sufficient period to determine whether or not the work performed by it would meet a social need and should be enlarged and extended."

HOSPITAL BEQUEST IN

MRS. RAYMOND'S WILL

Hahnemann Institution Gets

Property Proceeds Upon

Death of Friends.

A bequest to Hahnemann Hospital, the value of which could not be learned yesterday, is left in the will of Mrs. Emma Mary Raymond, who died November 17 last. Mrs. Raymond, who was a daughter of the late Dr. E. E. Marx, left to the hospital in the name of her father the proceeds of the sale of her interest in the property at 294 Fifth avenue, valued at \$200,000. The property is not to be sold until after the death of certain life beneficiaries.

Mrs. Raymond also directed that \$1,000 be paid out of the proceeds of the property to Mrs. L. Whiteley, "who took care of me so kindly when I was very ill."

Mrs. Raymond also left to Hahnemann Hospital the proceeds of 100 West Eighty-seventh street after the death of her friends, Mrs. George Irving and Mrs. Mary Cott, who are to get the income during their lives.

With the exception of the hospital bequest Mrs. Raymond gave most of her estate to friends, remembering only one of six cousins who were her only heirs at law. In making a bequest to this cousin, Mrs. Mary McCallan Desprez of Paris, the testatrix said, "She being the only relative I have who has ever shown me any kindness or affection."

To Put Platoon of Paris, a wife was one of the basins of the Metropolitan Opera Company some years ago and who is referred to as "my old friend," Mrs. Raymond gave three paintings, "Gypsy" by Rodin, "The Arab and Horse" by Schreyer, and "Springtime" by Corot.

Until Mrs. Raymond's share of the Fifth avenue property is sold Mrs. Desprez is to receive the rent and after the sale she is to have the income for life. Mrs. Desprez also is to receive all of the decedent's household effects, a pair of solitaire diamond earrings, and a sapphire and diamond ring.

Other beneficiaries are Charles A. Marx and wife, Mrs. John C. Winemore, her son, Carter, Mrs. Robert Lee, Mrs. Alexander Stephens and Mrs. Raymond's coachman, James Nutty.

GUNMEN'S APPEAL IS FINISHED.

Assistant District Attorney Replies

In Half Hour Speech.

ALBANY, Dec. 18.—Judge Clearwater, of counsel for the four condemned gunmen known as Lefty Lingo, Gyp the Blood, Dago and Whitey Lewis, resumed his argument before the Court of Appeals at 2 o'clock today. His appeal for the gunmen, at least to the layman, seemed to be wholly addressed to the sympathy of the court, although he dwelt at length upon alleged errors in the trial, charging that Justice Goff and the District Attorney had unduly influenced the jury.

Robert C. Taylor, assistant District Attorney who appeared for the District Attorney's office, spoke hardly more than half an hour. He ignored the brief filed in behalf of the gunmen except to ridicule it as "the most ponderous document ever imposed upon the court."

RALPH THOMPSON FILES REPLY.

Says He Was Entitled to Wed in

Answer to Separation Suit.

Ralph Thompson, known in athletic circles as one of Yale's best cowboys, filed an answer in the Supreme Court yesterday to a suit for separation brought by Mrs. Maude E. Thompson on the ground of abandonment. Thompson admits that "some kind of ceremony" was performed, as the result of which the plaintiff has since claimed to be his wife and has lived with him.

Thompson alleges that the plaintiff had led an immoral life and was addicted to the excessive use of drugs and liquor; that she got him drunk and on November 12, 1912, she used the "Madcap Dutchess" and a supper afterward. The '99 reunion committee is composed of Charles A. Child, James D. Pell, Harold H. Child, H. C. Chapman, Frederick K. Seaward and George S. Holman.

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STRAUSS DENIES AQUEDUCT GRAFT

Head of System Tells Grand
Jury How Lowest Bidder
Failed to Win.

FEARED PUMPING CHARGE

Board of Water Supply Did Not

Know Contractor Who

Wanted Big Job.

Charles Strauss, president of the Board of Water Supply, was questioned before the Grand Jury yesterday as to aqueduct contracts now under investigation by the District Attorney. Mr. Whitman is directing his attention to them because of allegations that campaign contributions and ordinary graft were sought from those who had contracts.

Mr. Strauss was questioned particularly with respect to the story told on Wednesday by Anthony C. Douglas of Niagara Falls, who failed to get the contract for constructing a siphon under the Hudson River despite the fact that he was the lowest bidder. Mr. Douglas testified that he was asked for \$50,000 by a man who represented himself as speaking for those who had authority to let the contract and who told him that if he didn't give the money his law suit would await him nothing.

The contract which Douglas did not get went to the T. A. Gillespie Company, the third lowest bidder.

After he left the Grand Jury room Mr. Strauss talked freely of the Douglas affair. He reiterated his declaration of the night before that the chief reason for turning down Douglas was that it was regarded as bad business to turn over such an important contract to a man the Board of Water Supply did not know.

Couldn't Accept \$450,000 Bond.

Mr. Strauss explained that the Corporation Counsel had declared that Douglas's offer to put up a bond of \$450,000 for the performance of the contract could not be accepted. He also explained that the board was unable to accept Gillespie's offer to reduce his bid when he heard that Douglas had underbid him by over \$200,000.

He said the advice engineers and Mayor Gaynor agreed with the board that it would be better to let the Gillespie company have the contract even if their bid was higher than two others.

"Why didn't the Winston company get it? They were second lowest bidders."

"The Winston people are a good concern. The reason they didn't get it was because they already had two big contracts and we didn't want to distract their energies."

"Has any one ever tried to influence the board in its award of contracts?"

"Neither directly nor indirectly. The board is non-political and any person generally regarded as a politician would be persona non grata with it."

"Have you had any dealings with Thomas Bassett?"

"No. He is looked upon as a politician and as he is a former secretary of the board we couldn't deal with him."

"Why did he leave his job?"

"I don't know. I wasn't on the board at that time."

"He just left," volunteered Commissioner Charles S. Thompson.

"Was it understood when he left that he was going into the contracting business?"

"No."

Ex-Secretary Got Big Contract.

"But he did go into it and got one of the biggest contracts you had to hand out. How did he get it?"

"Well he had two experienced men with him."

"Yes. Those men are Samuel Beskin and James Hamilton."

"This is the first time that the company was exclusively fixed financially. They had plenty of money and since they were the lowest bidders we awarded them the contract."

Mr. Strauss explained that another reason for turning down the Douglas bid was that it was unbalanced. He said Douglas bid 55 cents a million foot gallons for pumping water out of the tunnel under the Hudson River. The Gillespie company bid 20 cents on this item. The board figured on having to pump out 500,000,000 foot gallons of water.

"Now," said Mr. Strauss, "suppose something had happened and the water had leaked in faster than any one had even suspected it would and Mr. Douglas had a contract to pump it out at 55 cents a million gallons. You can see that the cost to the city might have been much greater than the amount of Gillespie's contract."

The John Doe proceedings will continue before Chief Magistrate McAdoo this afternoon. Several contractors have been subpoenaed.

LOSES JOB, GIRL TRIES TO DIE.

Makes Two Suicide Attempts After

Dismissal for Church Work.

Corla Heiges, 17 years old, lost her job in a Weehawken store the other day when her employer caught her embroidering a doll which she intended to offer for sale at a church fair. She didn't tell her mother, but left her home at 384 Park avenue, as usual.

The girl went to Edgewater yesterday, jumped off a pier into the Hudson, Miss Horkans of Coatesville jumped in after her. He got her out in spite of her struggles and pleas. The Edgewater police took the girl and locked her in a cell.

A few minutes later a policeman found her hanging from the top bars. She had ripped up her skin jacket, held on to a bar and jumped from the cell bunk after trying one end around her neck and the other to the top of the cage. He cut her down and she was revived.

The girl's mother was told of what had happened and hurried to Edgewater to comfort her daughter through the night. The girl will be arraigned today on a charge of attempted suicide.

LIGHTS BLINK FOR POLICEMAN.

Signals on Street Poles Flash Call

From Station.

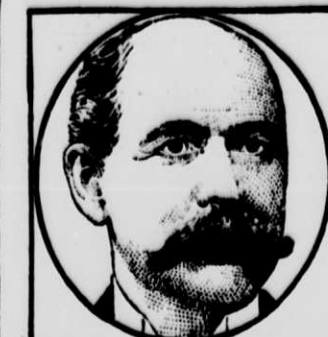
Police Commissioner Walden's new system of police signals was tried out in the old Tenderloin last night. The green lights at the tops of the new poles responded to the buttons pressed by the desk lieutenant in the West Third street station, blinked their four seconds, went out and then blinked again just as they are supposed to do. When it was all over the Commissioner was pleased.

The police signal boxes have been put up on iron poles and the poles have been surmounted with green bulbs. Whenever the desk lieutenant wants to find a policeman he presses the button which communicates with the district where the policeman ought to be. The green light flashes until some one goes to a signal box and calls the station. The lights take the place of the bells now in general use.

Japanese Arrested; Kills Self.

JOHN VERNON, N. Y., Dec. 18.—(Rather than to be sent to an American prison camp.) Vernon, a Japanese, held on a charge of carrying concealed weapons, committed suicide in his cell today. He was a member of the Japanese community in New York City and was a member of the Japanese community in New York City.

Japanese Arrested; Kills Self.



W. L. DOUGLAS \$3.50, \$4.00 & \$4.50 SHOES

Over 100 styles, kinds and shapes, in all leathers, sizes and widths, to suit everybody.

\$726,564 INCREASE
In the sale of W. L. Douglas shoes the past year.

CALL at my store and see for yourself the kind of shoes we are selling for \$3.50, \$4.00 and \$4.50 which has made this large increase in business.

You will then be convinced that W. L. Douglas \$3.50, \$4.00 and \$4.50 shoes are absolutely as good as other makes costing \$5.00 to \$7.00, the only difference is the price.

I call your especial attention to my low, broad heel, receding toe English Walking Boots in Tans, Gun Metal and Imported Patent. Also, my exclusive short vamp shoes which make the foot look smaller. W. L. Douglas shoes are conservative, comfortable shoes, which require no breaking-in, are worn the world over.

The best \$3.50, \$3.50 and \$3.00 Boys' shoes in the world. TAKE NO SUBSTITUTE! Name genuine without W. L. Douglas. If W. L. Douglas shoes are not made in our vicinity, we direct from factory. Shoes for every member of the family, at all prices, boots are free. Write for Illustrated Catalog, showing you how to order by mail.

W. L. DOUGLAS STORES IN GREATER NEW YORK:

65 Nassau Street, 700 Broadway, corner 5th Street, 825 Broadway, cor. 14th St. (Union Sq.), 1249 Broadway, corner 30th Street, 1405 Broadway (Times Square), 894 Third Avenue, 1408 Third Avenue, 1203 Third Avenue, corner 120th Street, 2779 Third Ave., bet. 140th & 147th Sts., 345 Fifth Avenue, 602 10th Avenue, 280 West 125th Street.

BROOKLYN: 431 Fulton Street, corner Pearl Street, 108-210 Broadway, corner Thornton St., 1367 Broadway, corner Gates Avenue, 474 Fifth Avenue, corner 11th Street, 1270 Park Avenue, 34 Newark Avenue, NEWARK—831 Broad Street, PATERSON—102 Market St., cor. Clark, TRENTON—101 E. State St., cor. Broad

A NATIONAL INSTITUTION

Browning, King & Co

CLOTHING, HATS AND FURNISHINGS

Nothing Better

There is nothing better to give a Man or Boy for

Christmas than something to wear.

And there is nothing better to wear than the Clothing we make.

From the original design to the finished garment, the work on a Browning, King & Co. Suit or Overcoat is all done under one roof.

And there are no Middlemen's charges for our Customers to pay.

Suits, \$15 to \$40. Overcoats, \$15 to \$50.

Our Furnishings Department is as gay as a Toy Shop with Specialties for Gifts.

BROWNING, KING & CO.

Broadway, near 32nd Street.

Cooper Square at 5th St. Fulton St., Brooklyn.

NEW YORK LEADS AS

MANUFACTURING CITY

Census Figures, Just Made Public, Show Enormous Value

of Products.

CHIEF IN FIVE INDUSTRIES

Makers of Women's Clothing

Show Product Valued at

\$270,646,036.

WASHINGTON, Dec. 18.—Statistics relating to the metropolitan districts of thirteen of the largest cities of the United States for 1909 are presented in detail in a bulletin soon to be issued by the Bureau of the Census.

The metropolitan district as defined for the census of 1910 in a general way consists of the city, together with the civil divisions of urban character lying within ten miles of the city limits. Divisions which lie partly within and partly without the ten mile limit are included if either one-half of their total population or one-half of their total area comes within that limit.

The metropolitan district of New York embraces 616,928 acres, of which 184,555 acres lie within the city. The population of the city of New York in 1910 was 4,766,883 and that of the outside territory 1,707,888, total 6,474,771.

New York's Manufacturing.

The metropolitan district includes, besides the central city, fifteen cities, forty-one boroughs, two villages and seventeen townships. In 1909 the New York city district had 31,782 manufacturing establishments, which gave employment to an average of 948,706 persons during the year and paid out \$607,755,267 in salaries and wages. Of the persons employed 789,175 were wage earners.

These establishments turned out products valued at \$2,970,143,382, to produce which materials costing \$1,710,324,660 were utilized. The value added by manufacture was \$1,259,818,722.

The New York city district ranked first among metropolitan districts in value of manufactured products.

The greater part of the value of the manufactured products of the district was reported by factories within the central city, which is the leading commercial city and the industrial metropolis of the United States. New York city contained nearly three-fifths (74.6 per cent.) of the population of the district in 1910 and contributed more than two-thirds (68.3 per cent.) of the value of products in 1909. Its manufacturing establishments constituted over four-fifths (81.8 per cent.) of all in the district and gave employment to more than seven-tenths (70.2 per cent.) of